Case 16-09334 Doc 1	Filed 03/18/16	Entered 03/18/16 09:41:04	Desc Main
Fill in this information to identify your case:		age 1 of 72	
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Patricia	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Harvey	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you	Patricia	
	have used in the last 8 years	First name	First name
	o years	Middle name	Middle name
	Include your married or maiden names.	Irving	
	maidornames.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-
	Security number or	OR	OR
	federal Individual	9 xx - xx-	9 xx - xx-
	Taxpayer Identification number (ITIN)		

Patricia Case 16-09334 Doc 1 Filed 03/44/84/16 Entered 03/48/16/09:41:04 Desc Main Debtor 1 Page 2 of 72 Document of the contract of th **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 14208 S Michigan Number Street Number Street Riverdale Illinois Zip Code City State City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for □ No. bankruptcy within the last 8 years? Yes. District Northern District of Illinois When 3/24/2014 Case number 14-10622 MM / DD / YYYY District When Case number District _____ When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with MM / DD / YYYY you, or by a Debtor Relationship to you business partner, or District When Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

PatriciaCase 16-09334 Doc 1 Filed 03/44/8//16 Entered 03/48/16/09:41:04 Desc Main Debtor 1 Page 4 of 72 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City Zip Code

State

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Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment plan, if any. plan, if any. I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required you to file this case. you to file this case. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause

I am not required to receive a briefing about credit counseling because of:

and is limited to a maximum of 15 days.

I have a mental illness or a mental Incapacity.

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

I am not required to receive a briefing about credit counseling because of:

and is limited to a maximum of 15 days.

Incapacity. I have a mental illness or a mental

> deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in

person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Doc 1 Filed 03/48/16 Entered 03/18/16/09:41:04 Desc Main Page 6 of 72 Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. True ? additionalDetails.OtherTypesOfDebt : "" 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Do you estimate that paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **✓** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion **|√|** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$100,001-\$500,000 \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ Patricia Harvey Signature of Debtor 1 Signature of Debtor 2 3/18/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1

Debtor 1 Patricis Case 16-09334 Doc 1 Filed 03/418/16 Entered 03/418/16 (09:41:04 Desc Main First Name Documents) Page 7 of 72

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.		nation in	the concation in	iod with the polition is
/s/ Angie Harb Signature of Attorney for Debtor		Date	3/18/2016 MM / DD / YYYY	
Angie Harb Printed name				
Semrad Law Firm Firm name				
Street				
City	State		711	o Code
Contact phone	State	En	nail address	aharb@semradlaw.com
Bar number		Sta	ate	_

<u>Doc 1 Filed 03/18/16 Entered 03/1</u>8/16 09:41:04 Desc Main Fill in this information to identify your case: Debtor 1 Patricia Harvey First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$2,391.00 1b. Copy line 62, Total personal property, from Schedule A/B \$2,391.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$500.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$28,291,92 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$28,791.92 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$2,004.00 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$1,804.00

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Page 4: Answer These Questions for Administrative and Statistical Records

Pai	t4: Answer These Questions for Administrative and Statistical Records								
6. 4	Are you filing for bankruptcy under Chapters 7, 11, or 13?								
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
	✓ Yes.								
7.1	What kind of debt do you have?								
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.								
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. C this form to the court with your other schedules.	heck this box and submit							
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Corm 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official	\$1,271.00						
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:								
	From Part 4 on Schedule E/F, copy the following:	Total claim							
	9a. Domestic support obligations (Copy line 6a.)	\$0.00							
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00							
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00							
	9d. Student loans. (Copy line 6f.)	\$0.00							
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)									
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00							
	9a. Total. Add lines 9a through 9f.	\$0.00							

	Case 16-09334		Filed 03/18/16	<u>Entered 03/1</u> 8/16	09:41:04	Desc Main
Fill in this	information to identify your case:					
Debtor 1	Patricia		Harve	v		
	First Name	Middle	Name Last N	_		
Debtor 2						
(Spouse,	if filing) First Name	Middle	Name Last N	lame		
United Sta	ates Bankruptcy Court for the:	Northern	District of III	linois State)		
Case nun (If known)	nber		(6			
Officia	al Form 106A/B					Check if this is an amended filing
	dule A/B: Prope	rtv				12/1
ategory vesponsib rrite your Part 1:	tegory, separately list and deso where you think it fits best. Be ble for supplying correct inform name and case number (if kno Describe Each Residence u own or have any legal or equ	as complete an nation. If more s own). Answer ev ee, Building,	nd accurate as possible. I space is needed, attach very question. Land, or Other Rea	f two married people are filir a separate sheet to this forn I Estate You Own or Ha	ng together, both n. On the top of a	are equally any additional pages,
	No. Go to Part 2 Yes. Where is the property?					
Ц	res. where is the property?		What is the property			ecured claims or exemptions. Put y secured claims on <i>Schedule D:</i>
1.1	Street address, if available, or o	ther description	Single-family home Duplex or multi-uni			Have Claims Secured by Property.
			Condominium or co	•	Current value entire property	
			Land			
	Number Street		Investment property Timeshare	,	interest (such a	ature of your ownership as fee simple, tenancy by or a life estate), if known.
	City State	Zip Code	Other			— —
				in the property? Check one.	Check if th	is is community property
			Debtor 1 only		(See manu	Clionsy
			Debtor 2 only	0 !		
			Debtor 1 and Debto	or 2 only debtors and another		
				u wish to add about this iten	n, such as local	
If you	own or have more than one, list he	ere:	proporty radminidate			
1.2			What is the property Single-family home		the amount of an	ecured claims or exemptions. Put y secured claims on Schedule D:
	Street address, if available, or o	ther description	Duplex or multi-uni		Creditors Who F	lave Claims Secured by Property.
			Condominium or co	· ·	Current value	
			Manufactured or me	obile home	entire property	? portion you own?
			Land			
	Number Street		Investment property	!	Describe the na interest (such a	ature of your ownership is fee simple, tenancy by
	0:	7. 0. 1	Timeshare Other			or a life estate), if known.
	City State	Zip Code			-	_
			Who has an interest	in the property? Check one.		is is community property
			Debtor 1 only		(see instru	ctions)
			Debtor 2 only			
			Debtor 1 and Debto	or 2 only		
			At least one of the o	lebtors and another		
			Other information yo property identificatio	u wish to add about this iten on number:	n, such as local	

	PatriciaCase 16-09 First Name	334 Doc 1 Middle Name	Filed 03/48/16 Entered 03/48/14 Document Page 11 of 72	6 (09:41: <u>04 Desc Main</u>
1.3 Stre	eet address, if available, or		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
Nur City	mber Street	Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is community property (see instructions)
you ha Part 2: Do you o	ve attached for Part 1. W	rite that number her	Il of your entries from Part 1, including any entries to the control of the contr	
		ou lease a vehicle, als	n any vehicles, whether they are registered or not? In o report it on Schedule G: Executory Contracts and Unex cles	
	nat someone else drives. If y ans, trucks, tractors, sport u	ou lease a vehicle, als	o report it on Schedule G: Executory Contracts and Unex	
B. Cars, va	nat someone else drives. If y ans, trucks, tractors, sport u	ou lease a vehicle, als	o report it on Schedule G: Executory Contracts and Unex	
B. Cars, va	nat someone else drives. If y ans, trucks, tractors, sport u o s Make Model: Year: Approximate mileage:	ou lease a vehicle, als tility vehicles, motorcy Ford Expedition 1997	o report it on Schedule G: Executory Contracts and Unexcles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the Current value of the
3. Cars, va	nat someone else drives. If yeans, trucks, tractors, sport und sessions. Make Model: Year: Approximate mileage: Other information:	ou lease a vehicle, als tility vehicles, motorcy Ford Expedition 1997	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? \$1450.00 Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:
3. Cars, va	nat someone else drives. If y ans, trucks, tractors, sport u o os Make Model: Year: Approximate mileage: Other information: 1997 Ford Expedition Make Model:	ou lease a vehicle, als tility vehicles, motorcy Ford Expedition 1997	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? \$1450.00 Do not deduct secured claims or exemptions. Put

	PatriciaCase 16-09334 Doc 1	Filed 03/43/416 Entered 03/43/41	10/10/10/10/14 DES	<u>c Main</u>
	First Name Middle Name	Document Page 12 of 72	D	latana and a sandta and D. C.
3.3	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured of	ed claims on <i>Schedule D:</i>
	Year:	Debtor 1 only	•	nims Secured by Property.
	Approximate mileage:		ordanord rime riare ele	cood.od byopo.ty.
	··· <u> </u>	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cl	•
	Model:	one.		ed claims on Schedule D:
	Year: Approximate mileage:	Debtor 1 only	Creditors with have Cia	nims Secured by Property.
	Approximate mileage.	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
	No Yes	oft, fishing vessels, snowmobiles, motorcycle accessories	•	
	No	Who has an interest in the property? Check		laims or exemptions. Put
✓	No Yes Make Model:	Who has an interest in the property? Check one.	Do not deduct secured cl	ed claims on <i>Schedule D:</i>
✓	No Yes Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured cl	•
✓	No Yes Make Model:	Who has an interest in the property? Check one.	Do not deduct secured cl	ed claims on <i>Schedule D:</i>
✓	No Yes Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property.
✓	No Yes Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the
✓	No Yes Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the
4.1	No Yes Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured of the amount of any secure Creditors Who Have Clat Current value of the entire property?	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? daims or exemptions. Put
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? daims or exemptions. Put ed claims on Schedule D:
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? daims or exemptions. Put
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? daims or exemptions. Put ed claims on Schedule D:
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classifications	d claims on Schedule D: aims Secured by Property. Current value of the portion you own? claims or exemptions. Put ad claims on Schedule D: aims Secured by Property.
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	d claims on Schedule D: aims Secured by Property. Current value of the portion you own? claims or exemptions. Put ad claims on Schedule D: aims Secured by Property. Current value of the
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	d claims on Schedule D: aims Secured by Property. Current value of the portion you own? claims or exemptions. Put ad claims on Schedule D: aims Secured by Property. Current value of the

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First Name Doc 1

Р	art 3: Describe Y	our Personal and Household Items	
C	o you own or ha	ave any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
(6. Household goods		
	Examples: Major app	liances, furniture, linens, china, kitchenware	
	No		
⊻	Yes. Describe	misc. furniture	\$400.00
١.	7. Electronics		
	Examples: Televisions	s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music s; electronic devices including cell phones, cameras, media players, games	
⊻	4		
L	Yes. Describe		
	stamp, co	ue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles	
⊻	No		
Е	Yes. Describe		
,		orts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
~	No		
Ē	Yes. Describe		
	10. Firearms Examples: Pistols, rifl No	es, shotguns, ammunition, and related equipment	
ř			
_	Yes. Describe		
_	11. Clothes Examples: Everyday No	clothes, furs, leather coats, designer wear, shoes, accessories	
E			
⊻	Yes. Describe	misc. clothing	\$450.00
	12. Jewelry Examples: Everyday je gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
✓	No		
Ė	Yes. Describe		
	13. Non-farm animal		
	Examples: Dogs, cat	s, birds, horses	
$\overline{\mathbf{Z}}$	No No		
L	Yes. Describe		
	14. Any other person	aal and household items you did not already list, including any health aids you did not list	
~	No No		
	Yes. Describe		
		lue of all of your entries from Part 3, including any entries for pages you have attached number here	\$850.00
1 '			i l

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Do	you own or have a	ny legal or equitable inter	rest in any of the following) ?	portion you own? Do not deduct secured claims or exemptions.
	☑ No		afe deposit box, and on hand when yo	ou file your petition	
	Yes			Cash:	
17.	,	•	certificates of deposit; shares in cred nts with the same institution, list eac		
	☐ No ✓ Yes		Institution name:		
		17.1. Checking account:	bank of america		\$90.00
		17.2. Checking account:			
		17.3. Savings account:	bank of america		\$1.00
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks vestment accounts with brokerage to	firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
		-			
19.	Non-publicly traded sto an LLC, partnership, a		ed and unincorporated businesse	es, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	
	u lotti				

Deb	tor 1 PatriciaCaSe 16 First Name	0-09334 DOC 1 Middle Name		ereo (Cadelrombo (Oldvi41: <u>U4</u>	Desc Main
			_	15 of 72	
20.	Government and corpo				
			hiers' checks, promissory notes, and nsfer to someone by signing or deliv		
	✓ No	,	, , ,	S	
	Yes. Give specific				
	information about	Issuer name:			
	them				
					_
21	Retirement or pension	accounts			
21.			03(b), thrift savings accounts, or oth	ner pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			_
		Pension plan:			_
		IRA:			
		Retirement account:			_
		Keogh:			_
		Additional account:			_
		Additional account:			
22.	Security deposits and p				_
			nat you may continue service or use f		
	companies, or others	with landiolds, prepaid tent, p	public utilities (electric, gas, water),	telecommunications	
	✓ No				
	Yes		Institution name:		
	_	Electric:			_
		Gas:			
		Heating oil:			_
		Security deposit on rental u	unit:		_, -
		Prepaid rent:			
		Telephone:			
		Water:			-
		Rented furniture:			_
		Other:			_
23.	Annuities (A contract for	a periodic payment of mone	ey to you, either for life or for a numb	er of years)	
	✓ No				
	Yes	Issuer name and description	on:		

Debte	or 1	Patricia Ca First Name	ase 1	<u> 16-0933</u>	4 Doc 1 Middle Name		03/18/16 :unhethlime	Entered (Page 16 o	03/18/16/09:41: <u>04</u> F72	Desc Main
24.					n an account in and 529(b)(1).	a qualified	ABLE progra	m, or under a qu	alified state tuition program	
		No Yes	Institut	tion name and	d description. Sep	arately file	the records of a	ny interests.11 U.	S.C. § 521(c):	
25.	ехе	sts, equita rcisable fo No Yes. Desc	r your		ests in property	(other tha	an anything lis	ted in line 1), and	d rights or powers	
26.	Еха	ents, copy	rrights, rnet do		s, trade secrets, websites, procee					
27.	Еха		ding pe		general intangil		ssociation holdin	gs, liquor license:	s, professional licenses	
Mon	iey (or prope	erty o	wed to yo	u?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	✓	Yes. Give s about you al	specific them, Iready f	information including whe filed the return rears					Federal: State: Local:	
	Exan	ily suppor <i>nples:</i> Past No		lump sum alir	mony, spousal su	oport, child	support, mainte	nance, divorce se	tlement, property settlement	
	Ħ		pecific	information					Alimony: Maintenance: Support: Divorce settlemen Property settlemer	
	Exan	<i>nples:</i> Unpa	aid wag al Secu	-				pay, vacation pay,	workers' compensation,	

Deb	tor 1	PatriciaCase 16 First Name	6-09334	Doc 1 Middle Name	Filed 03/48/16 Document	<u>Entered</u> @3/41-8/6 Page 17 of 72	L6 (09 ;41: <u>04</u> D	esc Main
31.		rests in insurance mples: Health, disabi		rance; health		edit, homeowner's, or renter	's insurance	
		No Yes. Name the insur of each policy and lis			Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		meone who has died ceeds from a life insurance p	policy, or are currently entitle	d to receive	
33.					ı have filed a lawsuit or m	ade a demand for paymer	nt	
		No Yes. Describe						
34.		er contingent and et off claims	unliquidated	claims of ev	very nature, including co	unterclaims of the debtor	and rights	
		No Yes. Describe						
35.	_	financial assets yo	u did not alre	ady list				
	=	Yes. Describe						
36.			-			es for pages you have att		\$91.00
Part	5:	Describe Any B	Business-Re	elated Pro	operty You Own or Ha	ave an Interest In. Lis	st any real estate i	n Part 1.
37.	Do y	ou own or have ar	y legal or equ	uitable intere	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Acc	ounts receivable or	commissions	s you alread	y earned			
		No Yes. Describe						
39.		ce equipment, furn			odems, printers, copiers, fa	x machines, rugs, telephone	s, desks, chairs, electron	ic devices
		No Yes. Describe						

Deb	tor 1 PatriciaCaSe 16	5-09334 Doc 1		<u>Entered</u> Wadelion habo no wat: <u>U4</u>	Desc Main
40.	First Name Machinery, fixtures, eq	Middle Name uipment, supplies you use	Documetht P e in business, and tools of t	age 18 of 72 your trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnershi	ps or joint ventures			
	✓ No	λ.	lama of antibu	% of ownership:	
	Yes. Give specific information about them	-	lame of entity:	% of ownership.	
43. (Customer lists, mailing	lists, or other compilation	s		
	No		- -		
		clude personally identifiable i	information (as defined in 11 l	LS.C. § 101(41A))?	
	□ No	add percertaily identificable i	momaton (ao aomioa mini		
	Yes. Descr	ibe			
44.		roperty you did not alread	y list		
	✓ No	-			
	Yes. Give specific information	_			
		_			
		_			
		_			
		_			
	dd the dollar value of al art 5. Write that number	1	5, including any entries fo	r pages you have attached	
Part		arm- and Commercia		perty You Own or Have an Interes	t In.
46.	Do you own or have a	ny legal or equitable intere	est in any farm- or commerc	cial fishing-related property?	
	✓ No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims or exemptions
47.	Farm animals Examples: Livestock, pour	ultry, farm-raised fish			
	✓ No				
	Yes. Describe				

Deb	tor 1 PatriciaCase 16-09334 First Name	Doc 1	Filed 03/48/16 Document	Entered 03/418/116/09:41:04 Page 19 of 72	Desc Main	_
48.	Crops-either growing or harvested		Document	1 age 19 01 72		
	✓ No					
	Yes. Describe					_
49.	Farm and fishing equipment, imple	ments, machin	ery, fixtures, and tools	s of trade		
	✓ No					
	Yes. Describe					_
50.	Farm and fishing supplies, chemica	als, and feed				
	✓ No					
	Yes. Describe					_
51.	Any farm- and commercial fishing-r	elated property	vou did not already lis	st		
0	Examples: Livestock, poultry, farm-raise		, you all ilot alloudy in			
	✓ No					
	Yes. Describe					
E2 A	dd the dollar value of all of your entr	ica from Bort 6	including ony entrice	for pages you have attached		
	art 6. Write that number here					
	7: Describe All Property You Do you have other property of any I			nat You Did Not List Above		
53.	Examples: Season tickets, country club		t already list?			
	✓ No					
	Yes. Give specific					
	information					
54. A	dd the dollar value of all of your entr	ies from Part 7.	Write that number her	re	•	-
Part	8: List the Totals of Each Pa	rt of this Fo	rm		1	_
55. F	Part 1: Total real estate, line 2			>		
56. p	part 2 total vehicles, line 5		\$1450.00			
	art 3: Total personal and household	items, line 15	\$850.00	<u>'</u>		
58. P	Part 4: Total financial assets, line 36		\$91.00			
59. F	Part 5: Total business-related proper	ty, line 45	φο 1.00			
60. F	Part 6: Total farm- and fishing-relate	d property, line	52			
61. F	Part 7: Total other property not listed	I, line 54				
62. 7	Fotal personal property. Add lines 56 t	hrough 61	\$2391.00	<u> </u>	+ \$2391.00	
			<u> </u>	Copy personal property		
					\$2391.00	_
63. T	otal of all property on Schedule A/B.	Add line 55 + lin	ne 62			

Sill	in this inform	Case 16-09334 ation to identify your case:	Doc 1 Filed 0.3/	18/16 Entered 03/	8/16 09:41:04	Desc Main
	otor 1	Patricia First Name	Middle Name	Harvey Last Name		
	otor 2 ouse, if filing)		Middle Name	Last Name		
Uni	ted States Ba	nkruptcy Court for the: N	orthern D	istrict of Illinois (State)		
	se number nown)			(Oldio)		
Of	ficial F	orm 106C			_	Check if this is a amended filing
Sc	hedul	C: The Prope	erty You Claim	as Exempt		12/1
the For is to exe rece exe pro	each iten o state a s mpted up eive certa mption of perty is d t1: Ident Which set	additional pages, write n of property you clai pecific dollar amount to the amount of any in benefits, and tax-e 100% of fair market we etermined to exceed to ify the Property You Co	m as exempt, you must as exempt. Alternative applicable statutory exempt retirement functional formula and that amount, your exempt retirement functions. State of the control of the cont	umber (if known). Ist specify the amount of ely, you may claim the filimit. Some exemptions ds—may be unlimited in limits the exemption to mption would be limited in if your spouse is filing with you.	the exemption you ull fair market value —such as those for dollar amount. How a particular dollar a I to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
2.	_		- ,,,,	mpt, fill in the information belo	ow.	
		ription of the property and alle A/B that lists this prope		Amount of the exemption you Check only one box for each ex		cific laws that allow exemption
	Brief description	misc. clothing	\$450.00	7		735 ILCS 5/12-1001(a)
	Line from Schedule A			\$450.00 100% of fair market value, applicable statutory limit		
	Brief description	misc. furniture	\$400.00	V		735 ILCS 5/12-1001(b)
	Line from Schedule A			\$400.00 100% of fair market value, applicable statutory limit		
3.	(Subject to	adjustment on 4/01/16 and e		? s filed on or after the date of adjust 1,215 days before you filed this o	,	

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First Name Doc 1

Par	Additional Page			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: bank of america Line from Schedule A/B: 17	\$90.00	\$90.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Brief description: bank of america Line from Schedule A/B: 17	\$1.00	\$1.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Brief description: 1997 Ford Expedition Line from Schedule A/B: 03	\$1,450.00	\$950.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

		Case 16-09334	Doc 1 Filed (N2/10/16 E	Entored 02/19	/16 00:41:04	Dosc Main	
Fill	in this informa	ation to identify your case:		7.3/ 17/ 10	Julieren Ost 10	10 09.41.04	Desc Main	
Del	otor 1	Patricia First Name	Middle Name	Harvey Last Nam	ne e			
	otor 2 ouse, if filing)	First Name	Middle Name	Last Nam	ne			
Uni	ted States Ba	nkruptcy Court for the: N	lorthern	District of Illino (State				
	se number nown)							
Of	ficial F	orm 106D						eck if this is a ended filing
Sc	hedu	le D: Credito	rs Who Hav	e Claim	s Secured	by Prope	rty	12/1
cori forn 1.	Do any creed No. Ch	ete and accurate as portion. If more space top of any additional ditors have claims secured teck this box and submit this full in all of the information below.	e is needed, copy to pages, write your driby your property? form to the court with you	he Additional name and cas	Page, fill it out, see number (if kno	number the entricown).		
2.	List all secu	ured claims. If a creditor has the than one creditor has a part the claims in alphabetical or	rticular claim, list the other	er creditors in Part		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Illinois Title I Creditor's Na c/o: Legal Number		Describe the propert Ford, Expedition Value	•	e claim:	\$500.00	\$1,450.00	\$0.00
	Atlanta City Who owes	Georgia 30350 State ZIP Code the debt? Check one.	As of the date you fil Contingent		eck all that apply.			
	Debtor	•	Nature of lien. Check An agreement you car loan)	all that apply. I made (such as mo	ortgage or secured			
	another Check commu	one of the debtors and if this claim relates to a unity debt	Statutory lien (suc Judgment lien from Other (including a		anic's lien) title loan			
	Date debt w	vas incurred	Last 4 digits of acco	unt number				
		Add the dollar value of you						

		Case 16-09334	1 Doc 1 Filed	103/18/16	Entered 03	<u>/1</u> 8/16 09:41:04	Desc	Main	
Fill in	this informa	ation to identify your case	:						
Debt	or 1	Patricia	26.11.21	Harve					
Debt	or 2	First Name	Middle Name	Last N	lame				
		First Name	Middle Name	Last N	lame				
Unite	d States Ba	nkruptcy Court for the:	Northern	District of II	linois State)				
Case (If knd	number			(1	Siale)				
•	,	orm 106E/F					Che	ck if this is an	amended filing
			ditors Who	Have U	nsecure	d Claims			12/15
00	IIOGG	10 L/1 . 010		114100	110000110	a Giaiiiio			12/13
party t 106A/l are lis the bo	Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other learly to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 06A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that re listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in he boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims								
1.		o to Part 2.	secured claims against y	/ou'?					
	identify wha possible, lis Part 1. If mo	t type of claim it is. If a cla t the claims in alphabetic ore than one creditor hold	claims. If a creditor has naim has both priority and not all order according to the cds a particular claim, list the laim, see the instructions for	onpriority amounts reditor's name. If y e other creditors i	s, list that claim here you have more than n Part 3.	and show both priority and	d nonpriority a	amounts. As r	much as
							Total claim	Priority amount	Nonpriority amount

Doc 1 Debtor 1 Documernt Page 24 of 72 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 AD ASTRA RECOVERY SERV \$183.00 Last 4 digits of account number 4956 Nonpriority Creditor's Name 7330 W 33RD ST N STE 118 When was the debt incurred? 6/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **WICHITA** Kansas 67205 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 AFNI, INC. \$624.50 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 3427 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **BLOOMINGTON** 61702 Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 American InfoSource LP \$978.12 Last 4 digits of account number Nonpriority Creditor's Name PO Box 248848 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Oklahoma City Oklahoma 73124 Unliquidated Citv State Zip Code Who incurred the debt? Check one. Disputed V Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No

Yes

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	AT&T Mobility	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name PO Box 6416	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	Carol Stream Illinois 60197	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	~	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.5	CAINE WEINER Nonpriority Creditor's Name	Last 4 digits of account number 5032	\$3,287.00
	21210 ERWIN STREET	When was the debt incurred? 9/1/2011	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	WOODLAND HILLS California 91367 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.6	Cavalry Investments, LLC Nonpriority Creditor's Name	Last 4 digits of account number	\$447.17
	500 Summit Lake Dr Ste 400	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ValhallaNew York10595CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	Yes		

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After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.7 City of Chicago Parking Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred?	I claim 55,634.00
Nonpriority Creditor's Name 121 N. LaSalle St # 107A Number Street As of the date you file, the claim is: Check all that apply. Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Unliquidated Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	<u>35,634.00 </u>
121 N. LaŚalle St # 107A When was the debt incurred?	
As of the date you file, the claim is: Check all that apply. Chicago Illinois 60602 City State Zip Code Unliquidated Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Chicago Illinois 60602 City State Zip Code Unliquidated Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt ☐ Contingent ☐ Unliquidated ☐ Disputed ☐ Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts	
Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Chicago Illinois 60602 Unliquidated Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt ☐ Disputed ☐ Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts	
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts	
✓ No	
Yes	
4.8 Comcast Last 4 digits of account number	\$400.00
Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? n/a	
Number Street	
As of the date you file, the claim is: Check all that apply.	
Seattle Washington 98168 Contingent	
City State Zip Code Unliquidated	
Who incurred the debt? Check one. ☐ Disputed ☐ DisputeDi	
Type of NONPRIORITY unsecured claim: Debtor 2 only	
Debtor 1 and Debtor 2 only	
Obligations arising out of a separation agreement or divorce that	
you did not report as priority claims	
☐ Check if this claim relates to a community debt ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
No	
Yes	
ио ComEd	57,143.84
Nonpriority Creditor's Name	7,143.04
3 Lincoln Center When was the debt incurred?n/a	
As of the date you file, the claim is: Check all that apply.	
Oakbrook Terrace Illinois 60181 Contingent	
City State Zip Code Unliquidated	
Who incurred the debt? Check one. ☐ Disputed ☐ Disputed	
Type of NONPRIORITY unsecured claim:	
☐ Student loans	
Debtor 1 and Debtor 2 only At least one of the debtors and another. Obligations arising out of a separation agreement or divorce that	
At least one of the debtors and another you did not report as priority claims	
Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset? Other. Specify Other. Specify	
✓ No ☐ Yes	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	CREDIT MANAGEMENT LP Nonpriority Creditor's Name	Last 4 digits of account number	\$888.91
	4200 INTÉRNATIONAL PKWY	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	CARROLLTON Texas 75007	=	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.11	DIVERSIFIED CONSULTANT	Last 4 digits of account number 7977	\$1,463.00
	Nonpriority Creditor's Name 10550 DEERWOOD PARK BLVD	When was the debt incurred? 1/1/2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	JACKSONVILLE Florida 32256	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No		
	Yes		
4.12	HARVARD COLLECTION Nonpriority Creditor's Name	Last 4 digits of account number2889	\$615.00
	4839 ELSTON AVE	When was the debt incurred? 9/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	CHICAGO Illinois 60630 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Voc		

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rait	After listing any entries on this page, number them beginning		Total claim
N 13	Illinois Bell Telephone Company		\$755.40
4.13	Nonpriority Creditor's Name	Last 4 digits of account number	\$755.40
	PO Box 8100 Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Aurora Illinois 60507	Contingent	
	Aurora Illinois 60507 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.14	Illinois Tollway	Last 4 digits of account number	\$596.00
	Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Downers Grove Illinois 60515	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.15	MCSI INC	Last 4 digits of account number 2711	\$250.00
	Nonpriority Creditor's Name PO BOX 327	When was the debt incurred? 6/1/2010	
	Number Street	when was the dept incurred:	
		As of the date you file, the claim is: Check all that apply.	
	PALOS HEIGHTS Illinois 60463	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	<u> </u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page

Af	ter listing any entries on this page, number them beginning v	with 4.5, followed by 4.6, and so forth.	Total claim
PA Cit W	Illinois 60463 by State Zip Code ho incurred the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt the claim subject to offset?	Last 4 digits of account number3150	\$250.00
PC Nu PA Cit W	CSI INC CONDITION CONDITIO	Last 4 digits of account number2111	\$250.00
PA Cit	ho incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt the claim subject to offset?	Last 4 digits of account number 6955 When was the debt incurred? 10/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$250.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.19	MCSI INC	Last 4 digits of account number 5478	\$100.00
	Nonpriority Creditor's Name PO BOX 327		<u> </u>
	Number Street	When was the debt incurred? <u>12/1/2012</u>	
		As of the date you file, the claim is: Check all that apply.	
	PALOS HEIGHTS Illinois 60463	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
		Type of NONPRIORITY unsecured claim:	
	Debtor 2 and Debtor 3 and	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.20	Nicor Gas Nonpriority Creditor's Name	Last 4 digits of account number	\$3,170.82
	90 N. Finley Road	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Glen Ellyn Illinois 60137	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	- ·	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.21	PEOPLES ENGY	Last A digita of account number 5750	\$322.00
	Nonpriority Creditor's Name	Last 4 digits of account number 5752	Ψ0==:00
	200 EAST RANDOLPH Number Street	When was the debt incurred? 12/1/2009	
		As of the date you file, the claim is: Check all that apply.	
	CHICAGO Illinois 60601	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

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After listing any entri	es on this page, n	umber them beginnin	g with 4.5, followed by 4.6, and so forth.	Total claim
2 Speedy Cash Nonpriority Creditor's 1931 N. Mannheim Rd Number Street	Nonpriority Creditor's Name 1931 N. Mannheim Rd		Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$183.16
=	or 2 only debtors and another m relates to a com		Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	

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Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collegency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors he do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.						
HARRIS & HARRIS LTD Name			On which entry in Part 1 or Part 2 did you list the original creditor?			
111 W JACKSON BLVD S-400			Line 4.7 of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Stree	et		Part 2: Creditors with Nonpriority Unsecured Claims			
CHICAGO	Illinois State	60604 Zin Code	Last 4 digits of account number			

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st Name

amount here.

6j. Total. Add lines 6f through 6i.

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\$28,291.92

6j.

Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$0.00 **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that 6i.

	0 10 0000	4 5 4 51 16	20/40/40 =		0/40 00 44 04	5	
Fill in this inform	Case 16-0933 mation to identify your case)3/18/16 F	ntered ()3/1	.8/16 09:41:04	Desc Main	
Debtor 1	Patricia		Harvey				
Debtor 2	First Name	Middle Name	Last Name)			
(Spouse, if filing	g) First Name	Middle Name	Last Name)			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State				
Case number (If known)							
, ,	Form 106G				1	Check amend	if this is a ed filing
Schedu	le G: Execut	ory Contracts	and Unex	cpired Le	eases		12/1
	d, copy the additional p	ble. If two married people a age, fill it out, number the e					
1. Do you h	ave any executory	contracts or unexpire	d leases?				
No. Che	eck this box and file this fo	rm with the court with your oth	er schedules. You h	ave nothing else to	o report on this form.		
✓ Yes. Fill	l in all of the information be	elow even if the contracts or le	eases are listed on S	Schedule A/B: Pro	perty (Official Form 106A	/B).	
		npany with whom you have nstructions for this form in the					t,
Person	n or company with whor	m you have the contract or l	lease		State what the contract	or lease is for	
2.1 Thomas Name	, Darcia				Other, Other, 1 year residential lease		
14208 S Number	Michigan Street				i your rosidoridarioase		

Riverdale City

Illinois State

60827 Zip Code

		Case 16-0933	4 Doc 1 Filed 0)3/18/16 Entered (12/19/16 00· <i>/</i> 11·0 <i>/</i>	Desc Main
Fill	in this inform	ation to identify your case		.5/16/10 1 HEIEU 1	13/10/10 09.41.04	Desc Main
De	btor 1	Patricia		Harvey	_	
_		First Name	Middle Name	Last Name		
	btor 2 ouse, if filing	First Name	Middle Name	Last Name	_	
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois	_	
	se number			(State)	_	
	anown)					Check if this is a
O^{\dagger}	fficial F	Form 106H				amended filing
		e H: Your Co	odebtors			12/1:
in the	Do you have No Yes	the left. Attach the Add re any codebtors? (If yo	litional Page to this page. O	t list either spouse as a codebto	ages, write your name and c	e, fill it out, and number the entries ase number (if known). Answer
	No. Go	o to line 3. iid your spouse, former sp Io	erto Rico, Texas, Washington, oouse, or legal equivalent live v	,		
	∐ Y	es. In which community s	tate or territory did you live?	Fill	in the name and current addres	ss of that person.
		Name of your spouse, for	ormer spouse, or legal equival	ent		
		Number Street				
		City	State	Zip Code		
3.	as a codeb	tor only if that person i	s a guarantor or cosigner. I		e creditor on <i>Schedule D</i> (Of	the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> blumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in t	his information to identify	y your case:			9:41:04 Desc	c Main	
		Docai	•	0 00 01 72			
Debtor 1	Patricia		Harvey				
	First Name	Middle Name	Last Name		Check if this is:		
Debtor 2					_	_	
(Spouse,	if filing) First Name	Middle Name	Last Name		An amended filin	g	
United St	tates Bankruptcy Court for the:	Northern	District of Illinois (State)			nowing post-petition the following date:	chapter 13
Case nur (If known)			(,		MM / DD / YYY	/	
Offici	ial Form 106l						
Sche	dule I: Your Inc	ome					12/15
ages, v		e. If more space is neede se number (if known). A nt			form. On the top	of any additio	nal
1	. Fill in your employment information.		Debtor 1		Debtor 2		
	imormation.	Employment status	✓ Employed		Employed		
	If you have more than one job,		Not Employed		✓ Not Employed		
	attach a separate page with information about additional	Occupation	Self-employment				
	employers.	Employer's name					
	Include part time, seasonal,	Employer's address					
	or self-employed work.		Number Street		Number Street		
	Occupation may include student				_		
	or homemaker, if it applies.						
			City	State Zip Code	City	State Zip Code	e
		How long employed there?					
Part 2	: Give Details About I	Monthly Income					
Estimate are sepa		date you file this form. If you h	ave nothing to report	t for any line, write \$0 in the	space. Include your no	on-filing spouse unle	ess you
If you or	your non-filing spouse have mo	re than one employer, combine t	he information for all	employers for that person of	on the lines below. If yo	u need more space,	, attach
a separa	ate sheet to this form.			For Debtor 1	For Debtor 2 or non-filing spous	e	
	2. List monthly gross wages, salary, and commissions (before all payrol deductions.) If not paid monthly, calculate what the monthly wage would be.			\$0.00		\$0.00	
	3. Estimate and list monthly overtime pay. 3.			+ \$0.00	+ \$0.00		

4. Calculate gross income. Add line 2 + line 3.

\$0.00

\$0.00

Doc 1 Filed 03/41/8/16 Entered @3/18/16 @9:41:04 Desc Main Patricia Case 16-09334 Middle Name Documentame Page 37 of 72 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$0.00 \$0.00 5. List all payroll deductions: \$0.00 5a. Tax, Medicare, and Social Security deductions 5a. \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 \$0.00 5e. Insurance 5e. \$0.00 \$0.00 5f. Domestic support obligations 5f. \$0.00 \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$0.00 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$0.00 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$500.00 \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 \$0.00 8d. Unemployment compensation 8d. \$0.00 \$0.00 8e. Social Security 8e. \$733.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income \$771.00 \$0.00 8f. 8g. Pension or retirement income 8g. \$0.00 \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$2,004.00 \$0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$2,004.00 \$0.00 \$2,004.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,004.00 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Husband does not work. Yes. Explain:

Case 1	6-09334 г	oc 1 Filed 03	3/18/16	Entered 03/18/1	L6 09:41:04	Desc Main	
Fill in this information to ident	fy your case:						
Debtor 1 Patricia			Harvey				
First Name		Middle Name	Last Na				
Debtor 2 (Spouse, if filing) First Name		Middle Name	Last Na		Check if this is:		
					An amended filin		
United States Bankruptcy Cou Case number	urt for the: <u>Nort</u>	hern	District of Illin	nois rate)		owing post-petition ne following date:	chapter 13
(If known)					MM / DD / YYY		
Official Form 1	06J				, 22,		
Schedule J: Yo		ises					12/1
Be as complete and accurate information. If more space is fix the fixed from the fixed to the fixed and the fixed and the fixed from the fixe	s needed, attach a estion.						r
Part 1: Describe Your	Household						
1. Is this a joint case?							
No. Go to line 2							
Yes. Does Debtor 2	live in a separate	household?					
☐ No							
Yes. Debto	r 2 must file Official	Forms 106J-2, Expens	es for Separate	e Household of Debtor 2.			
2. Do you have dependents		, , ,	<u>, , , , , , , , , , , , , , , , , , , </u>				
Do not list Debtor 1 and Debtor 2.		out this information for endent	•	t's relationship to or Debtor 2	Dependent's age	Does depende with you?	ent live
			Child		21 years	☐ No.	
			'			✓ Yes.	
			Child		20 years	No.	
			Q			✓ Yes.	
			Child		18 years	☐ No. ✓ Yes.	
			Child		14 years	No.	
			00		<u> yea.e</u>	✓ Yes.	
			Child		8 years	No.	
						✓ Yes.	
Do your expenses include expenses of people other							
than	∏ Yes						
yourself and your dependents?	103						
uependents:							
Part 2: Estimate Your 0	Ongoing Mont	hly Expenses					
Estimate your expenses as expenses as of a date after applicable date.							
Include expenses paid for such assistance and have						You	r expenses
4. The rental or home own any rent for the ground o		for your residence. Inc	lude first mortg	age payments and		4.	\$15.00
If not included in line	:						
4a. Real estate taxes						4a	\$0.00
4b. Property, homeowner	's, or renter's insur	ance				4b.	\$0.00
4c. Home maintenance, r	epair, and upkeep e	expenses				4c.	\$0.00
4d. Homeowner's associa	ation or condominiu	ım dues				4d.	\$0.00

ebtor 1 PatriciaCase 16-09334 Doc 1 Filed 03/418/16 Entered 03/418/16 (09:41:04 Desc Main

Document Page 39 of 72 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6a. Electricity, heat, natural gas \$350.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$175.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$800.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$90.00 9. 10. Personal care products and services \$104.00 10. 11. Medical and dental expenses \$50.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$220.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$0.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d

\$0.00

20e

20e. Homeowner's association or condominium dues

Debtor 1	PatriciaCase 16-09334 First Name	Doc 1	Filed 03/18/16 Document	Entered @3/41-8/11.6/0 Page 40 of 72	9:41: <u>04 Desc Ma</u>	ain
21. Other.	Specify:		Document	raye 40 or 12	21	\$0.00
22. Calcu	ate your monthly expenses.					\$1,804.00
22a. A	dd lines 4 through 21.					\$0.00
22b. C	opy line 22 (monthly expenses for	r Debtor 2), if ar	y, from Official Form 106J	-2		\$1,804.00
22c. A	dd line 22a and 22b. The result is	your monthly ex	rpenses.		22.	
23. Calcul	ate your monthly net income.					
23a. C	opy line 12 (your combined month	nly income) from	Schedule I.		23a	\$2,004.00
23b. C	opy your monthly expenses from li	ine 22 above.			23b	\$1,804.00
	ubtract your monthly expenses from		income.			\$200.00
ı	he result is your monthly net inco	me.			23c	
24. Do yo	u expect an increase or decrea	ase in your exp	enses within the year af	er you file this form?		
For ex	xample, do you expect to finish pa	ying for your ca	r loan within the year or do	you expect your		
mortg	age payment to increase or decre	ease because o	of a modification to the term	s of your mortgage?		
✓ N	0					
ΠY	es					
_	Explain here:					
	274.6					

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		Case 16-0933	4 Doc 1 Filad 0	2/10/16 Ento	red 03/18/16 09:41:04	Doce Main
Fill	in this inform	nation to identify your cas		3/18/10 FIIIE	TEIT U.5/1.0/10 U9.41.U4	Desc Main
Del	otor 1	Patricia		Harvey		
	_	First Name	Middle Name	Last Name		
	otor 2 ouse, if filing	First Name	Middle Name	Last Name		
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois		
		. ,		(State)		
	se number nown)					
Of	ficial F	Form 106De	<u>·C</u>			Check if this is a amended filing
De	clarat	ion About a	n Individual De	btor's Sche	edules	12/1
If tw	o married p	eople are filing togethe	er, both are equally respons	ble for supplying corr	ect information.	
	_		eone who is NOT an attorney	r to help you fill out ba	nkruptcy forms?	
	✓ No					
	Yes. N	Name of person		Attach Bankrup Signature (Offic	tcy Petition Preparer's Notice, Decla cial Form 119).	ration, and
×	•	re true and correct.	e that I have read the summa	ary and schedules filed	d with this declaration and	
	Signature o		_	Sign	ature of Debtor 2	
	Date 3/18/	2016 DD/YYYY		Date	MM/DD/YYYY	

airs for Individu	Name Name Name Ilinois State) Ials Filing for Bankrupt her, both are equally responsible for supply nal pages, write your name and case number ived Before ve now?	ying correct information. If more
District of II (s) Airs for Individurance arried people are filing together. On the top of any additionatatus and Where You Lie where other than where you live to 3 years. Do not include where	Name Illinois State) Ials Filing for Bankrupt her, both are equally responsible for supply nal pages, write your name and case number ived Before ve now?	amended filing 12/1 ying correct information. If more
District of II (s) Airs for Individual arried people are filing together. On the top of any addition tatus and Where You Lie where other than where you live to 3 years. Do not include where	Illinois (State) Ials Filing for Bankrupt her, both are equally responsible for supply nal pages, write your name and case number ived Before ve now?	amended filing 12/1 ying correct information. If more
airs for Individu arried people are filing togetl m. On the top of any addition tatus and Where You Li where other than where you live st 3 years. Do not include where	lals Filing for Bankrupt her, both are equally responsible for supply nal pages, write your name and case number ived Before ve now?	amended filing 12/1 ying correct information. If more
airs for Individual arried people are filing togethem. On the top of any additionatatus and Where You Linder other than where you live to 3 years. Do not include where	her, both are equally responsible for supply nal pages, write your name and case number ived Before ve now?	amended filing 12/1 ying correct information. If more
arried people are filing togethem. On the top of any addition tatus and Where You Liver where other than where you livest 3 years. Do not include where	her, both are equally responsible for supply nal pages, write your name and case number ived Before ve now?	amended filing 12/1 ying correct information. If more
arried people are filing togethem. On the top of any addition tatus and Where You Liver where other than where you livest 3 years. Do not include where	her, both are equally responsible for supply nal pages, write your name and case number ived Before ve now?	ying correct information. If more
arried people are filing togethem. On the top of any addition tatus and Where You Liver where other than where you livest 3 years. Do not include where	her, both are equally responsible for supply nal pages, write your name and case number ived Before ve now?	ying correct information. If more
st 3 years. Do not include where Dates Debtor 1 lived	you live now.	
st 3 years. Do not include where Dates Debtor 1 lived	you live now.	
st 3 years. Do not include where Dates Debtor 1 lived	you live now.	
Dates Debtor 1 lived		
there	d Debtor 2:	Dates Debtor 2 lived
		there
	Same as Debtor 1	Same as Debtor 1
From <u>3/1/2013</u>	Number Street	From
To <u>3/18/2016</u>		To
<u> </u>	City State Zip C	 Code
	Same as Debtor 1	Same as Debtor 1
From	Number Street	From
To		To
de	City State Zip C	Code
	To 3/18/2016 de From To de a spouse or legal equivalent iana, Nevada, New Mexico, Pu	To 3/18/2016 City State Zip 0

Debtor 1 Patricia Case 16-09334 Doc 1 Filed 03/41/8/16 Entered 03/41/8/16/09/41:04 Desc Main
First Name Document Page 43 of 72

		tor from operating a business during this year or the two previous calendar years? rom all jobs and all businesses, including part-time ve income that you receive together, list it only once under Debtor 1.							
		Debtor 1		Debtor 2					
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
	From January 1 of current year until he date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$1000.00	Wages, commissions, bonuses, tips Operating a business					
	For last calendar year: January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$18000.00	Wages, commissions, bonuses, tips Operating a business					
	For the calendar year before that: January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$24000.00	Wages, commissions, bonuses, tips Operating a business					
and	efit payments; pensions; rental income; intere you have income that you received together, each source and the gross income from eac No Yes. Fill in the details.	list it only once under Debtor 1.			If you are filing a joint case				
		Debtor 1		Debtor 2					
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)				
	lancon 4 of account coor costi	link	\$1,422.00						
	From January 1 of current year until he date you filed for bankruptcy:	ssi	\$1,466.00						
_		link	\$8,532.00	-					
	For last calendar year: January 1 to December 31, 2015 YYYY	ssi	\$8,796.00						
	For the calendar year before that: January 1 to December 31, 2014)	link	\$8,532.00						
(YYYY	ssi	\$8,796.00						

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Pa	rt 3: List	Certain Pa	yments Yo	ou Made Before	You Filed for Ban	kruptcy		
6.	Are either	Debtor 1's o	r Debtor 2's	debts primarily con	sumer debts?			
				or 2 has primarily o sehold purpose."	consumer debts. Cons	umer debts are defined in 11	U.S.C. § 101(8) as "incurre	d by an individual primarily
	С	uring the 90 c	days before yo	ou filed for bankruptcy	, did you pay any credito	a total of \$6,225* or more?		
	[No. Go to	line 7.					
	Ι	tota	l amount you	paid that creditor. Do	not include payments fo	nore in one or more paymen r domestic support obligatior attorney for this bankruptcy c	s, such as	
	*	Subject to adj	justment on 4/	01/16 and every 3 ye	ars after that for cases fil	ed on or after the date of adj	ustment.	
	✓ Yes. [ebtor 1 or D	ebtor 2 or bo	oth have primarily o	consumer debts.			
		uring the 90 o	days before yo	ou filed for bankruptcy	, did you pay any credito	r a total of \$600 or more?		
	Ţ.	No. Go to	line 7.					
	Ī	Yes. List that	below each cr creditor. Do r	ot include payments		re and the total amount you p ligations, such as child supp nkruptcy case.		
					Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	Numl City	tor's Name per Street	State	Zip Code				Mortgage Car Credit card Loan repayment Suppliers or vendors
								Other
	Cred	tor's Name						Mortgage Car
	Numl	per Street						Credit card
								Loan repayment
	City		State	Zip Code				Suppliers or vendors
	Oity		Giaic	Zip Gode				Other
	Cred	tor's Name						Mortgage Car
	Numl	er Street						Credit card
								Loan repayment
	City		State	Zip Code				Suppliers or vendors
	,			•				Other

Patricia Case 16-09334 Doc 1 Debtor 1 Document Page 45 of 72 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 PatriciaCase 16-09334 First Name Doc 1

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Li		n 1 year before you filed for bankruptcy I such matters, including personal injury ca es.						
[<u>·</u>	=	No Yes. Fill in the details.						
-	_ `		Nature	of the case	Court or a	agency		Status of the case
		Case title				,		Pending
		-	_		Court Nam	ne		On appeal
		Case number			No seek as C	·		- Concluded
			_		Number S	treet		_
					City	State	Zip Code	_
		Case title						Pending
			-		Court Nam	ne		On appeal
		Case number			Number S	treet		Concluded
			-					_
					City	State	Zip Code	
				Describe the pro	perty		Date	Value of the property
		Creditor's Name		_				
		Creditor's Name	Explain v		olain what happened			
		Number Street		-				
				Property was	repossessed.			
				Property was t				
				Property was	-	and a faul		
		City State Zip	Code		attached, seized,	or levied.	Dete	Value of the
				Describe the pro	репту		Date	Value of the property
		Creditor's Name		-				
				Explain what hap	pened			
		Number Street		-				
				Property was	•			
				Property was f				
				Property was	-	andardard		
		City State Zin	Code		attached, seized,	or levied.		

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11.		nin 90 days before you filed fo ounts or refuse to make a payr No		creditor, including a bank or financial institution, set o	off any amounts fr	rom your
	Ħ	Yes. Fill in the details.				
				Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name				
		Number Street				
				Last 4 digits of account number: XXXX-		
		City State	Zip Code			
12.		in 1 year before you filed for liver, a custodian, or another o		your property in the possession of an assignee for the	ne benefit of credi	itors, a court-appointed
	[Z]	No				
	Ħ	Yes				
Dort	-	List Certain Gifts and Co	ontributions			
raru	. J.	List Certain Girts and Co	ontributions			
13.	Wit	thin 2 years before you filed fo	or bankruptcy, did you	give any gifts with a total value of more than \$600 per	person?	
	✓	No				
		Yes. Fill in the details for each	-			
		Gifts with a total value of mo per person	ore than \$600	Describe the gifts	Dates you gave the gifts	Value
			0.7			
		Person to Whom You Gave the	GIIT			
		Number Street				
		City State	Zip Code			
		Person's relationship to you				
		Person to Whom You Gave the	Gift			
		-				
		Number Street				
		City State	Zip Code			
		Person's relationship to you	· 			
		_				

		1 ii St I Vaine	<u>'</u>	D(ocument Page 48 of 72		
14.	With	hin 2 years before y	you filed for ba		give any gifts or contributions with a total value of mo	re than \$600 to an	y charity?
	✓	No Yes. Fill in the detai	Is for each gift	or contribution.			
		Gifts with a total v	-		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name					
		Number Street					
		City	State	Zip Code			
Part		List Certain Los					
15.		nin 1 year before yo bling?	ou filed for bar	ikruptcy or since y	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
		No Yes. Fill in the detail	s.				
		Describe the prop	erty you lost a	and	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
					Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .		
Part	7:	List Certain Pay	ments or T	ransfers			
16.	seek	ing bankruptcy or	preparing a ba	ankruptcy petition?			ne you consulted about
	_	No	пктирісу решіо	n preparers, or credi	t counseling agencies for services required in your bankrupt	ωy.	
	\checkmark	Yes. Fill in the detail	s.				
					Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		_	Semrad Law Firm - \$500.00	3/11/2016	\$500.00
		Person Who Was P 20 South Clark Stre					
		Number Street					
		Chicago	Illinois	60606			
		City	State	Zip Code			
		Email or website ad					
		Person Who Made	the Payment, if	Not You		<u> </u> 	
		Person Who Was P	aid				
		Number Street					
		City	State	Zip Code			
		Email or website ad	ldress				
		Person Who Made	the Payment, if	Not You			

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	No Yes. Fill in the details.						
			Description and value of any prop	erty transferred	Date payment or transfer was made	Amou	nt of paymer
	Person Who Was Paid		-				
	Number Street		- -				
	City State	Zip Code	_				
Incl	linary course of your business or lude both outright transfers and transfers that you have already listed on No Yes. Fill in the details.	fers made as secur	ity (such as the granting of a security inte	erest or mortgage on	your property). Do	not incl	ude gifts and
			Description and value of any property transferred		property or paym ebts paid in exch		Date trans was made
	Person Who Received Transfer		_				
	Number Street		- -				
	City State Person's relationship to you	Zip Code	_				
	Person Who Received Transfer		-				
	Number Street		- _				
	City State Person's relationship to you	Zip Code	_				
	ese are often called asset-protection		u transfer any property to a self-settle	d trust or similar de	evice of which yo	u are a l	peneficiary?
`	Yes. Fill in the details.		Description and value of the prop	erty transferred			Date trans
✓ □							

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Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

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20.	or tr Inclu	ansferred?	, money mark	et, or other financi	al accounts			n your name, or for you		
		No Yes. Fill in the detail:	S.							
					Last 4	4 digits of account per	Type of instrum	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Pa	aid		— xxxx	-	☐ Che	cking ings		
		Number Street			_			ney market kerage Pr		
		City	State	Zip Code	_			,		
		Person Who Was Pa	aid		— xxxx	-	☐ Che	cking ings		
		Number Street			_			ney market kerage		
		City	State	Zip Code			Othe	er		
21.	valu	ou now have, or diables? No Yes. Fill in the detail:		ithin 1 year befo	re you file	d for bankruptcy, a	ny safe deposit	box or other depositor	ry for securities,	cash, or other
					Who else	had access to it?		Describe the contents	•	Do you still have it?
		Name of Financial I	nstitution		Name					☐ No ☐ Yes
		Number Street			Number	Street				_
		City	State	Zip Code	City	State	Zip Code			
22.	Have	e you stored proper	rty in a stora	ge unit or place o	other than	your home within	1 year before yo	ou filed for bankruptcy	?	
		No Yes. Fill in the detail:	S.							
					Who else	had access to it?		Describe the contents	S	Do you still have it?
		Name of Storage F	acility		Name					☐ No
		Number Street			Number	Street				Yes
		City	State	Zip Code	City	State	Zip Code			

Deb	tor 1	First Name Middle Name	Filed 03/ Docum	ënt™ Pa(ntered @3/4 ge 51 of 72	r8/116/09:41: <u>04 Desc Maii</u>	<u>1</u>
Par	9:	Identify Property You Hold or Contro	I for Some	one Else			
23.	Doy	ou hold or control any property that someone	e else owns?	Include any pro	perty you borro	owed from, are storing for, or hold in tru	st for someone.
		No Yes. Fill in the details.					
	ш	res. I ill ill the details.	Where is the	he property?		Describe the contents	Value
		Owner's Name	Number Sti	reet		_	
				icci		_	
		Number Street					
			City	State	Zip Code	-	
		City State Zip Code	_				
Par	10:	Give Details About Environmental In	formation				
For	the p	urpose of Part 10, the following definitions apply:					
	ha	nvironmental law means any federal, state, or local azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clear	nto the air, land	d, soil, surface wa	ater, groundwater		
		ite means any location, facility, or property as define used to own, operate, or utilize it, including dispos		nvironmental law,	whether you now	own, operate, or utilize it	
		azardous material means anything an environment xic substance, hazardous material, pollutant, conta			vaste, hazardous s	substance,	
Re	oort al	I notices, releases, and proceedings that you know	about, regardl	ess of when they	occurred.		
24	Has	any governmental unit notified you that you r	may be liable	or potentially li	able under or in	violation of an environmental law?	
	 [7]	No	nay be nable	or poterniumy in			
		Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmen	tal unit		-	
		Number Street	Number Sti	reet		-	
		-	City	State	Zip Code	_	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of haza	ırdous material	?		
		No					
	Ħ	Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmen	tal unit		-	
		Number Street	Number Sti	reet		-	
			City	State	Zip Code	-	
		City State Zip Code	_	Ciaio	_,p		
		Ony State Zip Code					

Debte	or 1	PatriciaCase 16-0933 First Name	Middle Name	Filed 03/18/16 Documenter	<u>Entered</u>	16.09:41: <u>04</u>	Desc Main
26.	Hav	e you been a party in any ju	dicial or administra	tive proceeding under an	ny environmental law	? Include settlements	and orders.
	✓	No					
	Ц	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
				Court of agency		ivature of the case	case
		Case title					Pending
				Court Name			On appeal
				Number Street	_		Concluded
		Case number		City State	Zip Code		
Part '	11:	Give Details About Yo	ur Business or	Connections to Any	Business		
27.		nin 4 years before you filed f				ing connections to an	v husiness?
21.	VVILI	_			•		y business:
				orofession, or other activity, or limited liability partnersh	•	-time	
		A partner in a partnership		, ,	,		
		An officer, director, or ma					
		_		securities of a corporation			
		No. None of the above applies Yes. Check all that apply above		s below for each business.			
				Describe the natu	re of the business		entification number Do not
						EIN:	al Security number or ITIN.
		Business Name Number Street				EIIV.	
				Name of accounts	Name of accountant or bookkeeper		Dates business existed
		City State	7in Codo	——	ant or bookkeeper	From To	
		City State	Zip Code			110111	
				Describe the natu	re of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street				Dates busine	ess existed
				Name of accounta	апт ог рооккеерег	From	To
		City State	Zip Code			F10III	То
				Describe the natu	re of the business		entification number Do not al Security number or ITIN.
		D. divers No.				EIN:	
		Business Name					
		Number Street		Name of accounta	ant or bookkeeper	Dates busine	ess existed
		City State	Zip Code			From	To

Debtor		<u>d 03/4/8/16 Entered 03/4/8/16/09:41:04 Desc Main</u> ocument Page 53 of 72
		give a financial statement to anyone about your business? Include all financial institutions,
[<u>-</u>	✓ No Yes. Fill in the details below.	
_	-	Date issued
	Name	MM/DD/YYYY
	Number Street	-
	City State Zip Code	_
Part 1	2: Sign Below	
an	d correct. I understand that making a false statement, c	ffairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/18/2016	Date 3/18/2016
<u> </u>	No Yes	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
וט	d you pay or agree to pay someone who is not an attorn	ney to neip you till out pankruptcy forms?
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Patricia Harvey;	Case No.						
_	Debtor	(If kr	nown)					
		Chapter Chap	ter 13					
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P.	COMPENSATION OF ATTORNEY FOR DEBTOR 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation ragreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s)						
	For legal services, I have agreed to accept	·	\$4,000.00					
	Prior to the filing of this statement I have received		\$500.00					
	Balance Due		\$3,500.00					
2	2. The source of the compensation paid to me was: Debtor	Other (specify)						
3	3. The source of the compensation paid to me is: Debtor	Other (specify)						
4	I have not agreed to share the above-disclose members and associates of my law firm.	d compensation with any other person unless they are						
		empensation with a other person or persons who are not of the agreement, together with a list of the names of ached.						
5		to render legal service for all aspects of the bankruptcy case, including: and rendering advice to the debtor in determining whether to file a petition in bankruptcy;						
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;							
	d. Representation of the debtor in adversary	proceedings and other contested bankruptcy matters;						
6	 By agreement with the debtor(s), the above-disclos 	ed fee does not include the following services:						
		CERTIFICATION						
prod	I certify that the foregoing is a complete statement of ceedings.	any agreement or arrangement for payment to me for representation of the debtor(s) in this	s bankruptcy					
	3/18/2016	/s/ Angie Harb						
	Date	Signature of Attorney						
		Semrad Law Firm						
		Name of law firm						

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

P.H

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

P.H

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate



tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- Before signing this agreement, the attorney has received, \$ 500.00 toward the flat fee, leaving a balance due of \$ 3500.00 ; and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2 - 11 - 16	
Signed:	
Datucia Harrier	
	a. Hr
Debtor(s)	Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-09334 Doc 1 Filed 03/18/16 Entered 03/18/16 09:41:04 Desc Main UNITED STATES BANKBURGE OF POURT Northern District of Illinois

In re:	Harvey, Patricia ;	Case No		
	Debtor(s)			
		Chapter.	Chapter13	
	VERIFICA	TION OF CREDITOR MATRIX		
	The above named Debtors hereby verify that	the attached list of creditors is true and correc	ct to the best of their knowledge	
Date:	3/18/2016	/s/ Harvey, Patricia		
	3.323.3	Harvey, Patricia		
		Signature of Debtor		
		/s/		
		Signature of Joint Debtor		

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CAINE WEINER 21210 ERWIN STREET WOODLAND HILLS, CA 91367

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL 32256

HARVARD COLLECTION 4839 ELSTON AVE CHICAGO , IL 60630

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO , IL 60601

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

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MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA , KS 67205

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

Illinois Title Loans c/o: Legal Department 8601 Dunwoody Place, Suite 406 Atlanta , GA 30350

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602

HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO , IL 60604

Illinois Tollway PO Box 5544 Chicago , IL 60680

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace , IL 60181 Case 16-09334 Doc 1 Filed 03/18/16 Entered 03/18/16 09:41:04 Desc Main Document Page 67 of 72

Nicor Gas 90 N. Finley Road Glen Ellyn , IL 60137

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168

AT&T Mobility PO Box 6416 Carol Stream , IL 60197

Speedy Cash 1931 N. Mannheim Rd Melrose Park , IL 60160

CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON , TX 75007

American InfoSource LP PO Box 248848 Oklahoma City , OK 73124

Illinois Bell Telephone Company PO Box 8100 Aurora , IL 60507

Cavalry Investments, LLC 500 Summit Lake Dr Ste 400 Valhalla , NY 10595

AFNI, INC. PO BOX 3427 BLOOMINGTON , IL 61702

Debtor 1 Patrici Case 16-	09334 Doc 1 Filed 03/148	(16 Entered 03/18) Tame Page 68 of 72	(16,09:41:04	Desc Main			
Part 6: Answer These Qu	westions for Reporting Purposes	Paye 00 01 12					
		onsumer debts? Consum	er debts are define	ed in 11 U.S.C. § 101(8)			
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."						
uo you nave :	No. Go to line 16b.						
	Yes. Go to line 17.						
	16b. Are your debts primarily bu						
	obtain money for a business	or investment or through	the operation of the	ne business or			
	investment. No. Go to line 16c.						
	Yes. Go to line 17.						
	16c. State the type of debts you o	we that are not consume	r debts or busines	s debts.			
	True ? additionalDetails.Othe	rTypesOfDebt : ""					
17. Are you filing under	☑ No. I am not filing under Chapter 7. G	Go to line 18.	erak esk annuar en				
Chapter 7? Do you estimate that	Yes. I am filing under Chapter 7. Do yo	ou estimate that after any evemnt	nroperty is evoluded a	nd administrative expenses are			
after any exempt	paid that funds will be available to			id administrative expenses are			
property is excluded and administrative	☐ No.						
expenses are paid that	at Yes.						
funds will be availabl							
for distribution to							
unsecured creditors?		rhill Mothale White the holes of the control of the					
18. How many creditors	☑ 1-49	1,000-5,000		5,001-50,000			
do you estimate that	50-99	5,001-10,000	and the same of th	0,001-100,000			
you owe?	100-199	10,001-25,000	L	lore than 100,000			
S. P. P. Sindrudian Suscension (Commission), seemak Settlem, 1985, P. S.	200-999			an Armaninininininininininininininininininini			
^{19.} How much do you	\$0-\$50,000	\$1,000,001-\$10 milli	manual .	500,000,001-\$1 billion			
estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 mil	Microsoft .	1,000,000,001-\$10 billion 10,000,000,001-\$50 billion			
to be worth?	\$500,001-\$300,000	\$100,000,001-\$10011	***************************************	ore than \$50 billion			
77487-8605-9-6-8005-10-8005-10-8005-10-8005-10-8005-10-8005-10-80		and the second s	hillori afetiliko est en ed dalek en delementidok na destambaren en en en en				
^{20.} How much do you	✓ \$0-\$50,000 ☐ \$50,001-\$100,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$10,000,001-\$50 million \$10,000,001		500,000,001-\$1 billion 1,000,000,001-\$10 billion			
estimate your liabilities to be?	\$100,001-\$500,000	\$50,000,001-\$30 m		10,000,000,001-\$10 billion			
nabilities to be:	\$500,001-\$1 million	\$100,000,001-\$500		ore than \$50 billion			
Part 7: Sign Below	Boscott	Summer 7	Boomset				
	I have examined this petition, and	l declare under penalty of	f periury that the in	formation provided is true			
For you	and correct.	. ,		, , , , , , , , , , , , , , , , , , ,			
	If I have chosen to file under Chap		• •				
	or 13 of title 11, United States Code	e. I understand the relief	available under ea	ch chapter, and I choose to			
	proceed under Chapter 7.	P. 1					
	If no attorney represents me and I fill out this document, I have obtain		•	· ·			
	I request relief in accordance with t	the chapter of title 11, Uni	ted States Code, s	specified in this petition.			
	I understand making a false statem		-				
	connection with a bankruptcy case	·	5250,000, or impris	sonment for up to 20 years,			
	or both. 18 U.S.C. §§ 152, 1341, 15	3					
	/s/ Patricia Harvey	a tames x					
	Signature of Debtor 1	/ passessing	Signature of Debtor 2				
	Executed on3/11/2016		Executed on				
	MM / DD / YY			MM / DD / YYYY			

Case 16-09334 Doc 1 Filed 03/18/16 Entered 03/18/16 09:41:04 Desc Main Fill in this information to identify your case: Debtor 1 Patricia Harvey First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Northern United States Bankruptcy Court for the: District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? **✓** No Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Patricia Harvey Signature of Debtor 1 Signature of Debtor 2 Date 3/11/2016 Date MM/DD/YYYY MM/DD/YYYY

Debtor 1	Patricia Case 16	-09334	Doc 1	Filed 03/18/16	Entered 03/18/16,09 Page 70 of 72): <u>4</u> 1:04	Desc Main	
	First Name		Middle Name	Documentame	Page 70 of 72		44-7	
	thin 2 years before y ditors, or other part		bankruptcy, o	did you give a financial :	statement to anyone about your b	ousiness? In	ıclude all financial in	stitutions,
	No Yes. Fill in the detail	s below.						
				Date issued				
	Name			MM/DD/YYYY				
	Number Street							
	City	State	Zip Co	ode				
	-							
	Sign Below	this 04-4-	4 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 -		4-1		-1 - 4 t	
and o	e read the answers correct. I understan cruptcy case can res	d that makin ult in fines u Patricia Harve	g a false star p to \$250,000 y Puttu	tement, concealing prop 0, or imprisonment for u	tachments, and I declare under poerty, or obtaining money or propop to 20 years, or both. 18 U.S.C. §	erty by fraud	d in connection with	
l have	e read the answers correct. I understan cruptcy case can res	d that makin ult in fines u	g a false star p to \$250,000 y Puttu	tement, concealing pro	perty, or obtaining money or prop	erty by frauc § 152, 1341,	d in connection with	
l have	e read the answers correct. I understan cruptcy case can res /s/ F Signatu	d that makin ult in fines u Patricia Harve	g a false star p to \$250,000 y Puttu	tement, concealing prop 0, or imprisonment for u	perty, or obtaining money or prop p to 20 years, or both. 18 U.S.C. §	erty by frauc § 152, 1341,	d in connection with	
I have and c bank	e read the answers correct. I understan cruptcy case can res	d that makin ult in fines u Patricia Harve re of Debtor 1 3/11/2016	g a false star p to \$250,000 y Poutsu 1	tement, concealing prop 0, or imprisonment for u	perty, or obtaining money or prop p to 20 years, or both. 18 U.S.C. § Signature of Debto	perty by frauc § 152, 1341, 1 or 2	d in connection with 1519, and 3571.	
I have and control bank	e read the answers correct. I understan cruptcy case can res	d that makin ult in fines u Patricia Harve re of Debtor 1 3/11/2016	g a false star p to \$250,000 y Poutsu 1	tement, concealing prop 0, or imprisonment for u	perty, or obtaining money or prop p to 20 years, or both. 18 U.S.C. § Signature of Debto Date 3/11/2016	perty by frauc § 152, 1341, 1 or 2	d in connection with 1519, and 3571.	
I have and cobank	e read the answers correct. I understan ruptcy case can res	d that makin ult in fines u Patricia Harve re of Debtor 1 3/11/2016 Il pages to Yo	g a false star p to \$250,000 y Public 1	tement, concealing prop 0, or imprisonment for u Laca Herry nt of Financial Affairs fo	perty, or obtaining money or prop p to 20 years, or both. 18 U.S.C. § Signature of Debto Date 3/11/2016	perty by frauc § 152, 1341, 1 or 2	d in connection with 1519, and 3571.	
Did y	e read the answers correct. I understan cruptcy case can result in the second s	d that makin ult in fines u Patricia Harve re of Debtor 1 3/11/2016 Il pages to Yo	g a false star p to \$250,000 y Public 1	tement, concealing prop 0, or imprisonment for u Laca Herry nt of Financial Affairs fo	perty, or obtaining money or property to 20 years, or both. 18 U.S.C. § Signature of Debtor Date 3/11/2016 or Individuals Filing for Bankrupt	perty by frauc § 152, 1341, 1 or 2	d in connection with 1519, and 3571.	
Did y	e read the answers correct. I understan ruptcy case can result in the signature of the sign	d that makin ult in fines u Patricia Harve re of Debtor 1 3/11/2016 Il pages to Yo	g a false star p to \$250,000 y Public 1	tement, concealing prop 0, or imprisonment for u Laca Herry nt of Financial Affairs fo	perty, or obtaining money or property to 20 years, or both. 18 U.S.C. § Signature of Debtor Date 3/11/2016 or Individuals Filing for Bankrupt	perty by frauc § 152, 1341, or or 2 cy (Official F	d in connection with 1519, and 3571. Form 107)?	

Case 16-09334 Doc 1 Filed 03/18/16 Entered 03/18/16 09:41:04 Desc Main UNITED:STATIES BANKGUPT CF COURT

Northern District of Illinois

In re:	Harvey, Patricia ;	Case No	
_	Debtor(s)	0000 1100	
		Chapter. Chapter13	
	VERIFICA	ATION OF CREDITOR MATRIX	
	The above named Debtors hereby verify that	the attached list of creditors is true and correct to the bes	t of their knowledge
Date:	3/11/2016	/s/ Harvey, Patricia Harvey, Patricia Signature of Debtor	Hary
		/s/	
		Signature of Joint Debtor	

Deb	tor 1	Patricia Case 16-09334 Doc 1 Filed 03/18/16 Entered 03/18/16 09:41:04 Desc Main First Name Documentame Page 72 of 72	
16	റപ		10. 474. 10.00 c 274. 1000 to common to common comm
16.		culate the median family income that applies to you. Follow these steps:	
		Fill in the state in which you live. Illinois	
	16b.	Fill in the number of people in your household. 7	0444 440 00
	16c.	Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.	<u>\$111,118.00</u>
17.	Hov	v do the lines compare?	
	17a.	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).	
	17b.	17b. q Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.	
Part	3:	Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)	
18.	Сор	y your total average monthly income from line 11.	\$1,271.00
19.		luct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the mitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	
	19a.	If the marital adjustment does not apply, fill in 0 on line 19a.	- <u>\$0.00</u>
	19b.	Subtract line 19a from line 18.	\$1,271.00
20.	Calc	culate your current monthly income for the year. Follow these steps:	
	20a.	Copy line 19b.	\$1,271.00
		Multiply by 12 (the number of months in a year).	x 12
	20b.	The result is your current monthly income for the year for this part of the form.	\$15,252.00
	20c.	Copy the median family income for your state and size of household from line 16c.	\$111,118.00
21.	How	do the lines compare?	
		Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.	
	-	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	
art	4: 5	Gign Below	
		By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.	
		* Is/ Patricia Harvey Patricia Harry *	
		Signature of Debtor 1 Signature of Debtor 2	
		Date 3/11/2016 Date	
*******		If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.	